

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Donald MacPhee  
 Angela MacPhee  
 Debtors

Case No. 19-12408-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Keith  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 52

Date Rcvd: May 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2019.

db/jdb  
 14307639 +Donald MacPhee, Angela MacPhee, 536 Carriage House Lane, Harleysville, PA 19438-2529  
 14307640 Angela MacPhee, 536 Carriage Lane, Harleysville, PA 19438  
 14307641 +Barclays, 1800 Second Street, Suite 603, Sarasota, FL 34236-5990  
 14307642 +Beneficial, 1818 Market Street, Philadelphia, PA 19103-3638  
 14307643 +Beth & William Kearns, P.O. Box 6448, Lawrence Township, NJ 08648-0448  
 14307644 +Bluevine, 401 Warren Street, Suite 300, Redwood City, CA 94063-1578  
 14307647 +CAPITAL ONE, BOX 628, Buffalo, NY 14240-0628  
 14307645 +CAPITAL ONE, BOX 469046, Escondido, CA 92046-9046  
 14307648 +CitiBank, 2 Industrial Way, West Eatontown, NJ 07724-2265  
 14308897 +Credit One, c/o Faloni Associates, 165 Passaic Avenue, Ste.301B, Fairfield, NJ 07004-3592  
 14307649 DITECH HOME FINANCING, PAYMENT PROCESING, PO BOX 79135, Phoenix, AZ 85062-9135  
 14312214 +Ditech Financial LLC, c/o RAS Citron, LLC, 130 Clinton Road, Suite 202,  
 Fairfield, NJ 07004-2927  
 14307652 +Gettington, P.O. Box 610, Sauk Rapids, MN 56379-0610  
 14307653 +Home Depot, P.O. Box 2409, Houston, TX 77252-2409  
 14307654 +JC PENNEY, c/o D&A Services, 1400 E. Touhy Avenue, Des Plaines, IL 60018-3305  
 14307657 +Lending Club, 1060 Andrews Dr., Suite 170, West Chester, PA 19380-5601  
 14307660 Macy's, POI Box 9001108, Louisville, KY 40290-1108  
 14308901 +Macy's, c/o Citibank Internal Recovery, P.O. Box 790034, St. Louis, MO 63179-0034  
 14307661 +Marcia Thomas, 373 Harrington Way, Souderton, PA 18964-2075  
 14307666 #Pay Pal Credit, PO Box 105658, Atlanta, GA 30348-5658  
 14307667 Quicken Loans, PO Box 6577, Carol Stream, IL 60197-6577  
 14307668 +Retail Capital Partners, LLC, 1250 Kirts Boulevard, Suite 100, Troy, MI 48084-4737  
 14308898 +Target, c/o 1st Source Advantage, 205 Bryant Woods South, Amherst, NY 14228-3609  
 14307669 +Via Sat, Inc., 26000 Cannon Road, Cleveland, OH 44146-1807

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jadelstein@adelsteinkaliner.com May 22 2019 03:00:22 JON M. ADELSTEIN,  
 Penn's Court, 350 South Main Street, Suite 105, Doylestown, PA 18901  
 tr +E-mail/Text: bncnotice@ph13trustee.com May 22 2019 03:01:40 WILLIAM C. MILLER, Esq.,  
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 smg E-mail/Text: megan.harper@phila.gov May 22 2019 03:01:19 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 22 2019 03:00:43  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 22 2019 03:01:08 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov May 22 2019 03:00:55 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14307638 EDI: GMACFS.COM May 22 2019 06:48:00 Ally, Payment Processing, P. O. Box 78234,  
 Phoenix, AZ 85062-8234  
 14307642 +EDI: PRA.COM May 22 2019 06:48:00 Best Buy, c/o Portfolio Recovery, P.O. Box 12914,  
 Norfolk, VA 23541-0914  
 14307646 EDI: CAPITALONE.COM May 22 2019 06:48:00 CAPITAL ONE, PO BOX 30285,  
 Salt Lake City, UT 84130-0285  
 14324759 +EDI: AIS.COM May 22 2019 06:48:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
 Oklahoma City, OK 73118-7901  
 14308900 +EDI: MID8.COM May 22 2019 06:48:00 Dress Barn, c/o Midland Credit,  
 2365 N. Side Drive, Ste.300, San Diego, CA 92108-2709  
 14307650 +E-mail/Text: bknotice@ercbpo.com May 22 2019 03:00:59 ERC, PO Box 23870,  
 Jacksonville, FL 32241-3870  
 14309467 EDI: FORD.COM May 22 2019 06:48:00 Ford Motor Credit Company LLC, PO Box 62180,  
 Colorado Springs, CO 80962  
 14308899 +EDI: AMINFOFP.COM May 22 2019 06:48:00 First Premier Bank, P.O. Box 5524,  
 Sioux Falls, SD 57117-5524  
 14307651 +EDI: FORD.COM May 22 2019 06:48:00 Ford Motor Credit, PO Box 542000,  
 Omaha, NE 68154-8000  
 14307656 E-mail/Text: bncnotices@becket-lee.com May 22 2019 03:00:28 KOHL'S, PO BOX 3084,  
 Milwaukee, WI 53201-3084  
 14307655 +E-mail/Text: kabbagebankruptcy@brantonlawfirm.com May 22 2019 03:01:45 Kabbage,  
 P.O. Box 77081, Atlanta, GA 30357-1081  
 14308902 +E-mail/Text: bncnotices@becket-lee.com May 22 2019 03:00:28 Kohl's, P.O. Box 2983,  
 Milwaukee, WI 53201-2983  
 14318183 EDI: RESURGENT.COM May 22 2019 06:48:00 LVNV Funding, LLC, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 14324918 +EDI: FORD.COM May 22 2019 06:48:00 Lincoln Automotive Financial Services,  
 P. O. Box 62180, Colorado springs, CO 80962-2180  
 14317716 EDI: MERRICKBANK.COM May 22 2019 06:48:00 MERRICK BANK, Resurgent Capital Services,  
 PO Box 10368, Greenville, SC 29603-0368  
 14307662 +EDI: MERRICKBANK.COM May 22 2019 06:48:00 Merrick Bank, P. O. Box 171379,  
 Salt Lake City, UT 84117-1379

District/off: 0313-2

User: Keith  
Form ID: 309I

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Total Noticed: 52

Date Rcvd: May 21, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14307663 +EDI: MERRICKBANK.COM May 22 2019 06:48:00 Merrick Bank, PO Box 5000,  
Draper, UT 84020-5000  
14307664 +E-mail/Text: bnc@nordstrom.com May 22 2019 03:00:29 Nordstrom's, PO Box 6566,  
Englewood, CO 80155-6566  
14307665 +E-mail/Text: bankruptcy@ondeck.com May 22 2019 03:01:45 On Deck, 1400 Broadway,  
New York, NY 10018-5225  
14326520 +E-mail/Text: bankruptcy@ondeck.com May 22 2019 03:01:45 On Deck Capital, Inc.,  
c/o Christine Levi, 101 West Colfax Ave., 10th Floor, Denver, CO 80202-5167  
14308417 +EDI: RMSC.COM May 22 2019 06:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
14307670 +EDI: PRA.COM May 22 2019 06:48:00 Walmart, c/o Portfolio Recovery, P.O. Box 12914,  
Norfolk, VA 23541-0914

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14307658 Lincoln Financial  
14307659 ##+MacPhee Electric LLC, 8 Cherry Street, Hatfield, PA 19440-2406

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 23, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2019 at the address(es) listed below:

JON M. ADELSTEIN on behalf of Joint Debtor Angela MacPhee jadelstein@adelsteinkaliner.com,  
jsbamford@adelsteinkaliner.com  
JON M. ADELSTEIN on behalf of Debtor Donald MacPhee jadelstein@adelsteinkaliner.com,  
jsbamford@adelsteinkaliner.com  
REBECCA ANN SOLARZ on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@phl13trustee.com, philaecf@gmail.com

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Donald MacPhee</b>	Social Security number or ITIN	<b>xxx-xx-6856</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Angela MacPhee</b>	Social Security number or ITIN	<b>xxx-xx-7863</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		Date case filed for chapter <b>13 4/15/19</b>
Case number:	<b>19-12408-amc</b>		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Donald MacPhee	Angela MacPhee
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	536 Carriage House Lane Harleysville, PA 19438	536 Carriage House Lane Harleysville, PA 19438
<b>4. Debtor's attorney</b> Name and address	JON M. ADELSTEIN Penn's Court 350 South Main Street Suite 105 Doylestown, PA 18901	Contact phone (215) 230-4250 Email: <a href="mailto:jadelstein@adelsteinkaliner.com">jadelstein@adelsteinkaliner.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 5/21/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 26, 2019 at 11:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Suite 18-341, 1234 Market Street, Philadelphia, PA 19107</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 8/25/19</b>  <b>Filing deadline: 6/24/19</b> <b>Filing deadline: 10/12/19</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$473.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>8/6/19 at 10:00 AM</b> , Location: <b>Courtroom #4, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	